

House File 466 - Introduced

HOUSE FILE 466
BY COMMITTEE ON STATE
GOVERNMENT

(SUCCESSOR TO HSB 37)

A BILL FOR

1 An Act relating to continuation of or reenrollment in certain
2 health care coverage by children of enrollees, and including
3 effective date and applicability provisions.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 509.3, subsection 1, paragraph h, Code
2 2017, is amended to read as follows:

3 h. A provision that the insurer will permit continuation
4 of existing coverage or reenrollment in previously existing
5 coverage for an individual who meets the requirements of
6 section 513B.2, subsection 14, paragraph "a", "b", "c", "d", or
7 "e", and who is ~~an unmarried~~ a child of an insured or enrollee
8 who so elects, ~~at least through the policy anniversary date~~
9 ~~on or after~~ until the date the child marries, ~~ceases to be~~
10 ~~a resident of this state, or attains the age of twenty-five~~
11 ~~years old, whichever occurs first, or so long as the unmarried~~
12 ~~child maintains full-time status as a student in an accredited~~
13 ~~institution of postsecondary education~~ twenty-six.

14 Sec. 2. Section 509A.13B, Code 2017, is amended to read as
15 follows:

16 **509A.13B Coverage of children — continuation or**
17 **reenrollment.**

18 If a governing body, a county board of supervisors, or a
19 city council has procured accident or health care coverage for
20 its employees under **this chapter**, such coverage shall permit
21 continuation of existing coverage or reenrollment in previously
22 existing coverage for an individual who meets the requirements
23 of **section 513B.2, subsection 14**, paragraph "a", "b", "c",
24 "d", or "e", and who is ~~an unmarried~~ a child of an insured or
25 enrollee who so elects, ~~at least through the policy anniversary~~
26 ~~date on or after~~ until the date the child marries, ~~ceases to~~
27 ~~be a resident of this state, or attains the age of twenty-five~~
28 ~~years old, whichever occurs first, or so long as the unmarried~~
29 ~~child maintains full-time status as a student in an accredited~~
30 ~~institution of postsecondary education~~ twenty-six.

31 Sec. 3. Section 514A.3B, subsection 2, Code 2017, is amended
32 to read as follows:

33 2. An insurer issuing an individual policy or contract
34 of accident and health insurance which provides coverage for
35 children of the insured shall permit continuation of existing

1 coverage or reenrollment in previously existing coverage for
 2 an individual who meets the requirements of section 513B.2,
 3 subsection 14, paragraph "a", "b", "c", "d", or "e", and who is
 4 ~~an unmarried~~ a child of an insured or enrollee who so elects,
 5 ~~at least through the policy anniversary date on or after until~~
 6 ~~the date the child marries, ceases to be a resident of this~~
 7 ~~state, or attains the age of twenty-five years old, whichever~~
 8 ~~occurs first, or so long as the unmarried child maintains~~
 9 ~~full-time status as a student in an accredited institution of~~
 10 ~~postsecondary education~~ twenty-six.

11 Sec. 4. Section 514B.9A, Code 2017, is amended to read as
 12 follows:

13 **514B.9A Coverage of children — continuation or reenrollment.**

14 A health maintenance organization which provides health care
 15 coverage pursuant to an individual or group health maintenance
 16 organization contract regulated under **this chapter** for
 17 children of an enrollee shall permit continuation of existing
 18 coverage or reenrollment in previously existing coverage for
 19 an individual who meets the requirements of section 513B.2,
 20 subsection 14, paragraph "a", "b", "c", "d", or "e", and who
 21 ~~is an unmarried~~ a child of an enrollee who so elects, ~~at~~
 22 ~~least through the policy anniversary date on or after until~~
 23 ~~the date the child marries, ceases to be a resident of this~~
 24 ~~state, or attains the age of twenty-five years old, whichever~~
 25 ~~occurs first, or so long as the unmarried child maintains~~
 26 ~~full-time status as a student in an accredited institution of~~
 27 ~~postsecondary education~~ twenty-six.

28 Sec. 5. EFFECTIVE UPON ENACTMENT. This Act, being deemed of
 29 immediate importance, takes effect upon enactment.

30 Sec. 6. APPLICABILITY. This Act applies to policies,
 31 contracts, or plans of accident or health care coverage
 32 delivered, issued for delivery, continued, or renewed in this
 33 state, on or after January 1, 2018.

34 EXPLANATION

35 The inclusion of this explanation does not constitute agreement with

1 the explanation's substance by the members of the general assembly.

2 This bill relates to continuation of or reenrollment of
3 certain dependents of enrollees in group, public employee,
4 individual, and health maintenance organization health care
5 coverage. The bill provides that a child of an enrollee who
6 so elects can continue or reenroll in the parent's health care
7 coverage until the date the child attains the age of 26. This
8 provision is consistent with federal law concerning coverage
9 of adult children.

10 The bill deletes a provision that requires such health
11 care coverage to permit an unmarried child of an enrollee to
12 continue or reenroll in such coverage until the child ceases to
13 be a resident of this state or attains the age of 25 years old,
14 whichever occurs first, or so long as the unmarried child is a
15 full-time student in an accredited institution of postsecondary
16 education.

17 The bill is effective upon enactment. The provisions of
18 the bill are applicable to policies, contracts, or plans
19 of accident or health care coverage delivered, issued for
20 delivery, continued, or renewed in this state, on or after
21 January 1, 2018.